EL PASO HERALD

Editorial and Magazine Page

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Whanging Life Insurance

RIZONA will have no "Robertson insurance act" just now, for after careful consideration the committees rejected a measure of this sort. Any gross receipts tax on life insurance is unjust and inequitable, imposing an additional burden upon persons who are trying to make some sort of provision for their families in event of death-thus imposing a burdensome double tax upon a transaction that in every way benefits the state. But the feature of the Texas act that most of the outside companies could not and would not stand for was the requirement that the companies must invest in Texas in certain classes of securities within a brief limited time, the greater part of the reserves on Texas policies, amounting to scores of millions. Many of the companies were heavy investors in securities of Texas railroads, but these were not counted by the state in estimating the amount of reserve required to be invested within the state.

The many arguments against the justice or wisdom of the requirements of the Robertson and have been gone over dozens of times and it is unnecessary to repeat them here. Suffice it to say that if all the states, or even half of them, had followed the example of Texas in this matter, most of the life insuance companies could not continue in business at all, the greatest market for railroad securities would have been destroyed, and the vast bulk of the money of the insurance companies would have to be loaned on local security in New York, Massachusetts, and a few of the old states, instead of being distributed widely throughout the country and being engaged in developmental work where it is most needed.

Incidental to the discussion of proposed new life insurance legislation before the committees of the Arisona legislature, some highly interesting facts were brought out, which Texans should carefully consider as they bear directly on present conditions in this state.

It was declared in Texas while the bill was pending, that the effect of the Robertson act would be to lower interest rates and make money more abundant. But foreign companies that remained in Texas after the passage of the Robertson act averaged from 1 to 2 percent more on their Texas loans of 1911 than on their

On company that has been making loans in both Oklahoma and Texas, averaged a lower rate of interest on Oklahoma loans in 1911 than on Oklahoma loans in 1908-in other words, while interest rates in Texas tend steadily to rise, Oklahoma enjoys a lower rate than she did three years ago.

A large loan company making loans in Texas, Louisiana, Oklahoma, and Missinsippi, regularly secures a higher rate of interest in Texas than in any of the other states.

Texas is suffering from a lack of foreign capital, and the Robertson act deliberately drove out of the state one of the best agencies for the investment of foreign capital, the big insurance companies. The few companies that remained to do business in the state by reason of their loans being on farm lands or otherwise in such condition as to require no great changes of investment policy, openly declare that they love the Robertson act because it keeps their big competitors out of the state and makes it easier for the remaining companies to do business by eliminating competition.

One of the chief reasons advanced at the time, for the passage of the Robertson act, was the belief that many strong Texas companies would be organized to take care of the state's life insurance business. In fact, many persons who were closely in touch with the situation at the time still believe that Texas interests back of projected or existing local companies were behind the whole movement to eliminate the big company competition. However that may be, it was demonstrated before the Arizons legislature that the five Texas life insurance companies that were organized before the passage of the Robertson act wrote nearly \$2,000,000 more insurance on Texas lives in 1906 than they wrote in 1910.

It was further shown that 11 Texas companies organized since the passage of the Robertson act, and partly as a result of it, paid no dividends to stockholders up to 1911, and by the close of 1910 these 11 Texas companies had impaired their surplus to the extent of \$500,000. These 11 companies have a comhined capital and surplus of \$4,500,000.

It is all right to organize Texas and other southwestern life insurance companies, and many considerations of local and self interest urge to greater patronage of these home companies. Nevertheless they have utterly failed to replace the necessary functions of the dozens of big companies that withdrew when the Robertson act was passed. Texas today is paying excessively for her borrowed capital, paying more than the adjacent states, and the rate tends to rise.

Repeated efforts have been made by Texas business men interested in improving financial conditions, to bring about such modification of the law as would induce the old strong companies to return and give Texas the benefit of sharing in their immense investment funds. It may be that some way will be found. But the companies themselves are not anxious. They escape taxation but they are continuing to write business in Texas through agencies in Oklahoma, New Mexico, and Louisiana; Texas needs their insurance and above all this state needs their capital to assist in development; but under existing circumstances the people of the state are lesers every way, with no relief.

Arisons, in rejecting an act similar to the Robertson act of Texas, showed superior wisdom, that is not manifested in behalf of the hated capitalists and detested corporations, but in behalf of the people of the state of Arizons, who need the protection of insurance in the established companies, and who need the money the insurance companies are prepared to invest in Arizona if the laws will permit.

Those Busy Legislatures

N THE WHOLE, the New Mexico legislature, being blocked by dissensious, has been spared from the mistake of enacting great masses of unwise or useless legislation. Nearly 300 bills have been introduced in the house, but a large proportion have never been reported from committees. The session is near its end, and appropriation bills are about all there will be time for.

It is better so. New Mexico has a complete body of territorial law which remains in force until changed. There is no such radical difference between state and turritorial government as to call for immediate and general revision of the whole code, or even for such extensive additions to the body of law as Arizona has found it expedient to enact. It is much better to let things simmer along for a time, until the needs become more apparent and sentiment better crystalized.

The senate and house at Santa Fe are hopelessly at odds anyhow. The governor so far has maintained an even and conservative course, fulfilling the expectations of his friends. He cannot be held responsible for any ill considered work of the legislature. They are all playing politics for all it is worth, and the balance of party and factional power is so delicate that every point needs watching. The reelection of senator Pall at this time would greatly clarify the political atmosphere, virtually retiring the old group of bosses in the Republican party. It would also leave the legislature free at succeeding sessions to carry on ordinary business without being distracted by the senatorial fight.

One-Sentence Philosophy

QUAKER MEDITATIONS. (Philadelphia Record.)

It's hard to get along with a fel-low who is always short. Perhaps the surest way to reduce flesh is to try to live by your wits. Truth may be stranger than flotion, times, but that fan't the fault of the fiction Most

There must be a special halo in heaven for the man who tells the truth to the tax assessor.

Man proposes but just a minute, please. We guite forget, for the nonce, that this is leap year. When they are in love, men make crany promines, and women are crany

enough to believe them.

Ever notice that a trolley car siways makes the best time when you are running to catch it?

The average usher seems to inspire a doubt as to whether he belongs to the theater, or the theater belongs to him. Wigwag. "Skinnum attributes him success in the stock market entirely to hie pinck." Ensymmer—I don't wonner. I was one of the plucked."

"Why are you so late this morning." thundered the bons. "My wife oversiept herself," explained the suburban bookkenper, "and the cook had to get the breakfast."

A joy ride often affords ample evidence that boose and benxine don't mix very well.

It is hard to convince a bachelor that any woman worships her henpecked husband.

You hear a lot of things in the interest of the people which don't help than much.

Drinking is had enough without lying about it and saying one takes the stuff as a medicine.

It is strange how many men worried through boyhood without the aid of the Boy Scout movement.

GLOBE SIGHTS.

(Atchison Globe, Most every country looks good in the Once in a while a man loses his memory, and others would like to at

Most trips "to look around with a view of locating" are mere loafing

Boys who have done the churning will never wonder at the high price

We sometimes wonder that more A Joy ride often affords ample evi-

UNCLE WALT'S DENATURED POEM

His nerve is right and he can fight, but how can he be victor! So small a chap id better scrap with forty-foot constrictor than meet the Smoke whose head is cak and wrecks the hand that smites him; though Jim won't cringe before the dinge he's silly when he fights him. I do not fear the cloudbanks near, but when a cyclone's coming-though bold and brave-I seek a cave and enter it a-humming. The howling rage of bear in cage can't make my stout heart quiver; but if the brute got loose I'd shoot myself into the river. And so I think in sections pink of daily sporting papers Jim should have fought and kept things hot with safe defiant capers. Once David went to meet a gent known widely as a giant, hit with a rock that giant's block, and knocked him cold and pliant. And this man Flynn, if he would win, should thus be favored slightly; he well might use large cowhide shoes, though they are most unsightly. If Jim begins to kick Jack's shins-which shins, they say, are tender, I have no doubt how 'twill come out-Brer Johnsing will

A Desert Episode

By Eric Waldersec.

The Herald's Daily Short Story

Batista lay half in and half out of the shadow of a great cactus watching a battle. He could not move. A had wound in the back had half shaded him. It was nidden from paralyzed his legs. They were quite

Batista from his position could see not only his own company, but the entire scheme of the fighting new going forward. He found the view altogether inpleasing.

The Italians were spread out in a long line upon the desert. They were

long line upon the desert. They were fighting in that quick, nervous, jerky manner which is known to the trained soldier as a sign of hysteria. Their firing was too uproarious and too continuous to be true.

The Turks and Arabs were rushing now and rushing prettily Batista could fully appreciate the workmanlike utility of their well extended line. They ran slowly, but they ran surely. Their stride was unhesitating. They took all things in a stride that enabled them to cover the ground without getting blown, although they were bent almost doubte and they carried their rifles in a way that thrilled his soldier heart.

All the time, too, these moving men were using their guns with surety and effect. Some part of the line was always shooting. They fired generally in sections and their level discharge had the crisp tearing note of ripping cloth. It was clocklike and useful. Batista had only to glance at the Italians to see how useful.

Batista groaned as he watched. It was a ghastly thing to see his own countrymen dut up. It was more ghastly to see them cut up through their own unsoldierly faults. He cursed the wound that kept him help-less here. The Italians were in sore straita. They would have to meet, in a few minutes, a charge carried on with all the dash and feurlessness that a fighting race could put into such a movement. "My God," grouned Batista, "will they stand? Will they be able to stand.

"My God. groined Batista, "will they stand? Will they be able to stand."

He thought of helpless Tripoli depending upon the defence, the lives of other Italian soldiers who would be helpless and uncovered if the wing buckled. He saw something that would it died as a brave man would die."

haif shaded him. It was hidden from view.
Battata looked with horror, knowing exactly what it meant, understanding exactly lis purport.
He could see what would happen. The Arab horsemen would wait there until the whole of the defensive line was furiously and completely engaged. There would be a signal. Then like a thunderbolt the Arabs would dash in throwing the whole defence into help-less and hopeless confusion.

Batista saw it all, and, seeing it, put his hand into the breast of his coat and pulled out his little pocket moustache set. He was a soldier. He knew not only exactly what to do, and exactly what it would mean to himself when he has done it.

It would mean his death, the end of his ambitton and hopes. He also knew what happened to Italians who were unthoughtful enough to fall into the hands of the Arabs and Turks alive. He had seen the bodies of some of his own men, after skillful and lingering treatment of these masters of barbar-live. Yes he understood and accented.

own men, after skillful and lingering treatment of these masters of barbarlity. Yes, he understood and accepted. He bit into his lip to control himself and, with fingers shaking in spite of his will, took a little square missor out of the packet case that men of dignified taste carry about with them for the benefit of hair and moustache. With accustomed hands he reached out of his half shadow and focused the sun in one clear, darning ray, and then "tick took, tick took" the ray began to move. To move and to talk.

When the Italians met the beadlong Arab rush, they rolled it back beyond the cactus plant that had half shaded Batista, but they did not find the wounded man.

It was three days later that his body came to light, it was on a rough bed in what might have been, out of war

me to light. It was on a rough bed what might have been, out of war us, a massable room. be was quite dead, but the Araba d not killed him. About him were idences of a skilled and careful treatment. Upon his breast was a note writ-

The Pequiots Exterminated

By REV. THOMAS B. GREGORY.

Wo hundred and seventy-five to the number of 77, together with a years ago in 1637—a whole nation was wiped out of existence on the 20th of May for the Pequot beadquarters. As they drew near the dreaded locality the courage of the inhistory of a peoples' being annihilated in a day and at one fell swoop. Nor is the wonder of the business di-

minished by the fact that the unpurminished by the fact that the unparalelled feat was performed by a little band of 7s Englishmen!

The Pequots held a preeminence in New England not unlike that which the Iroquis league of the Mohawk valley held over all North America east of the Mississippi. The other New England redmen stood in mortal fear of them as the indians of the Gulf states and the Great Lake region did of the Five Nations. of the Five Nations.

In 1636 some white men were killed by the Pequots, who refused to deliv-er up the murderers, and all through the winter of 1636-37 the Connecticut the winter of leaves the Commercial settlements were kept in a state of perpetual alarm. Men going to and fro about their work were killed and horribly mutilated. Several were fearfully tortured and then roasted alive. Then came the climax of the business, Then came the climax of the business, the Wethersfield massacre, with its entionable atrocities.

Maddened by these things, the white land dare to men of Connecticut and Massachusetts the whites.

ian allies gave out and they stunk chind, declaring that Sassacus was a chind, declaring that Sassacus was a od whom it was useless to attack. Minson and Underhill, the leaders of he white men, having no such fear nd awe of Sassacus, advanced with heir 75 men. Their task was to carry walled fort containing 790 Pequots, he fort was a circle of some four or the circl we acres in area, girdled by a pali-ade of sturdy saplings set firm and cep in the earth. At opposite sides or a stronghold were two openings ust large enough to admit one person

Surprising the fort, the white men, their attack. gan their attack. The work was short, sharp, terrible. Of the 700 Pequous within the fort, only five got away with their lives. Six hundred and unlety-five lay dead within the in-In one hour the little handrul of

white men had literally wiped out the Pequot nation, and not for 50 years afterward did the redmen of New England dare to lift their hands against

When a Thing's Beyond Explaining By BEATRICE FAIRFAX:

Why did she love him? Curious fool whom. The young man calls, and is be still.

Is human love the growth of human frequently, he calls regularly, love debe still.
Is human love the growth of human will?-Lord Byron.

SAM HOUSTON, BOOMED FOR PRESIDENT, BECOMES PROHIBITIONIST AND LOSES

Whig Party Goes Out of Politics With the Defeat of General Scott for the

Party

PLAN WIRELESS TO

LONDON AND EAST

Marconi Plans Service to

Eliminate the Use of

Ocean Cables.

the New Jersey coast within a year according to an announcement made today by the Marconi wireless tele-

graph company of America. Options have been obtained on similar sites at San Francisco and Honolulu.

It is planned to construct a plant in the Philippine islands which will communicate direct with the one at Honolulu.

The company will thus be enabled to

Toms River or Darnegat and will be tuned to a key different from the first, so that messages to either sta-

SMALL BOY IS FIRST

VICTIM OF THE FLOOD

Ramon Chavez, the 6 year old son of

Austin. Texas, June 6.—Land com-missioner Robinson today announced that the total receipts of the land of-

fice received during the nine months ending May 31, 1912, to the credit of all funds amounted to \$1,905,162. Of

By FREDERIC J. HASKIN. Scott? ''I don't know." was Harvey's reply, "but I think not." Then Webster said: "Tell him not to ruin his future by voting for Scott and tell him, as my dying message to him, that after the second day of November next, the Whiz party, as a national party, will exist only in history."

The Bemocratic papers published this interview a few days before the election and, although Choate loudly proclaimed his leyalty to Scott, the incident did not help the Whigs, and Webster's prediction was correct. In 1822 Daniel Webster and Henry Clay died, and in the same year the Whig party, of which they had been the greatest traders and the worst enemies, came to its end.

Tomorrow — Birth of Republican Party.

ASHINGTON, D. C. June s. In 1852 the Whip party again sacrificed principle to expe-Hency in order to nominate a war hero for president and to win, as it values noped, a third victory. But Winfield Scott was not destined to succeed Harrison and Taylor, and in the election he was overcome by the second dark horse of our political history—Frank-Im Pierce.

The Democratic convention met in Distinguish which we have a line of the convention of the convention

The Democratic convention met in Baltimore on June 1; the Whig convention in the same city on June 16. This was the last presidential year in which the conventions of both principal parties were held in Baltimore, and it makes the end of Baltimore's premiership as the convention city.

The Democrats met and as all of them were content to abide by the compromise of 1850—a measure born in the brain of Henry Clay and pushed through congress by president Fillmore—as the final settlement of the slavery question, there was little difficulty in offecting an organization, the Barnburner, or Free Soil, movement had collapsed, the abolitionists were demouncing the constitution, and it was not good for a respectable man to invite trouble by reopening this vexatious question. Therefore, the Democratic convention was harmonious. tious question. Therefore, the Demo-eratic convention was harmonious. This was the first national conven-tion called to order by the chairman of the national committee, who was R. F. Hallett, of Massachusetts. If was R. F. Hallett, of Massachusetta. It was the first convention called by a national committee, and the first of which the temporary list of delegates was made up by the national committee. It represents for the first time the organization of a national convention on the plan still prevailing in both the principal political parties, with the exception that the number of votes was then equal to the number of electors instead of being twice as many as the electors, as it is according to the present system.

The company will thus be enabled to send messages from London to the Philippines by way of the United States, relaying the messages by land wires from the Jersey coast to San Francisco and Honolulu will be erected immediately, the announcement adds.

The first New Jersey station, the announcement says, will be erected within nine months near Relman, unon within nine months near Relman, unon Its only question was whom to num-inate for president. Lewis Case, who had been defeated four years before, was the principal candidate, but even was the principal candidate, but even be could not muster a majority, much less the two-thirds required. James Buchanan of Pennsylvania, Stephen A. Douglas of Illinois, and William L. Marcy of New York, were the other prominent candidates. From the first it was prefitted that none of these could win, and that a dark horse was levertrable. within nine months near Belmar, upon a site of 558 acres, purchased to-day. The second will be erected at tion may be received and sent simultaneously without interference.

The distance from the New Jersey stations to London is 3,100 miles. The ostinated cost of the plants will be \$750,000 each.

Boom For Sam Houston.

The Democrats believed that the Whigs would nominate Gen. Scott, and, as they had met defeat in two campaigns by Whig war heroes, they were anxious, if possible, to nominate a war hero themselves to oppose Scott. There was a boom for Sam Houston, then a senator from Texas, who had been governor of Tennessee, who had led the rebellious Texans in their victorious fight against Mexico, and who had been president of the republic of Texas. But ifouston had lately become a prohibitionist, and that made it impossible to nominate him.

For several days before the convention met suggestions had been made Boom For Sam Houston.

on met suggestions bad been made the newspapers that Franklin Pierce New Hampshire, who had distinuished himself as a brigadier general the Mexican war, might be the conformise candidate. On the 35th ballot n. the Mexican war, might be the compromise candidate. On the 25th ballot the Virginia delegation cast its vote solidly for Pierce. A New Hampshire delegate, wild with excitement, invited the people in the galleries to join in the chsering. They accepted with alacrity, despite the fact that theretofors, even in the most exciting monants, the galleries never had been permitted to express approval or disapproval of anything transpiring in a convention.

Rio Grande and before assistance could be rendered him he was swept out by the current.

The body was last seen in the whirl pools opposite the pumping plant, and a vain attempt was made by the employes there to rescue it. It is not thought the body will ever be recovered.

STATE GRYS MORE THAN MILLION IN INTEREST.

Thus was begun the first convention "demonstration." It lasted for eight minutes. It resulted in the nomination of Fierce, and it started that unhappy custom which now requires the adherents of aspirants in national conventions to attempt to keep up the "demonstration" long enough to break all previous records. On the 49th ballot the break occurred, the stampede was effected, and all but four rotes were cast for Pierce.

Millard Fillimore, who had succeeded Gen. Taylor in the presidency, was a candidate for the Whig nomination against Scott and Webster. Fillimore had a great deal of strength in the south, and he had the support of the officeholders of the administration, but he had allenated the "conscience Whigs."

They had been forced to swallow the compromise of 1556, simply because it was the most universally popular measure ever put through congress. But they would not swallow Fillmore. So they threw their strength to Scott, whose sympathies were pulled to be with the antislavery wing of the par-First Demonstration.

whose sympathies were believed to be with the antislavery wing of the party. Gen. Scott was nominated on the bad ballot after a terrific struggle in which the few Webster votes always held the balance of power between Scott and Fillmers.

eld the balance cott and Filimore.
Cott and Filimore.
Gen. Scott was the most profile and
he most unfortunate letter writer of
he most unfortunate letter writer of
he most unfortunate letter writer of had written to Francis Granger, filtring with the newly born abolition movement. In 1852 there was a preconvention charge by the Fillmore menthat every Scott delegate had a letter from the general in his breeches pocket, one or another of which would put the general on any side of any question. One of these letters, addressed to a Virginia delegate, was approng early in the proceedings, and in it the

went to the spireth of human in the property of the part of the pa



Tell Binkley has finally sold his New York, N. Y., June 6,—Twin tourin' car an' announces that he'll patch wire less stations to communicate distribution will be built along gum boots at reasonable rates. A brute is a feller that corrects his wife before company.

> Years Age To-From The Herald Of This Date 1898

Business is reported quiet on the

G. H. road engine No. 164 pulled out of the repair shop yesterday looking

A stock train consisting of 15 cars came in over the S. P. yesterday at

The new compressed all boiler of the Santa Fe is now in use and giving excellent service. Three trains out of the S. P. yards yesterday afternoon-one west and two east-made the yards look rather bare.

Work on the additional four stalls of the roundhouse at Toyah, Texas, has commenced and will be completed be-fore work on the coach sheds will be commenced in the yards here.

The stage now leaves La Luz from the end of the Northeastern track at 4 a.m., and arrives at La Luz on a return trip at 7 p. m. the same day. Passentrip at 7 p. m. the same day. Passengers can now make the through trip to and from El Pase and La Lus the same

Ramon Chavez, the 6 year old son of Ramon Chavez, employed at the El Puso smelter, was the first victim of the Rio Grands river flood. He was drowned Wednesday afternoon while wasing with other companions in the back waters of that river in the vicinity of the Courchesne bridge.

After wading about in the shallow waters Hamon ventured further out from the land, and was caught in the swift undercurrent of the eddies of the Rio Grands, and before assistance could be rendered him he was swept out by the current. Engine 192, the "Dewey" of the T. P. bered. It smashed up two engines, a flat car, six box cars, and fore up sev-eral yards of track, and was still

It does not seem right that the busi-ness men of the town should be taxed for the street maintenance fund, and then compelled to contribute an addiending May 31, 1912, to the credit of all funds amounted to \$1,935,162. Of this amount \$1,390,483 was from interest on state school lands to the credit of the available school fund. The receipts are a material increase over the same provious period.

done as it ought to be done. However, while the city officials are drawing their salaries, the dust on the unsuring their salaries, the dust of the unsuring their salaries, the dust of their salaries, the dust of the unsuring their salaries and the unsuring the unsu

Dorothy Dix: Of Telling Wives About Their Husbands

How Such Tales Bring Only Misery.

CERTAIN woman knows a mar- | of a friend to shake that faith? Could now and again, at theaters and

and accursed to the tongue that bears the tale of a husband's shortcomings to his wife.

What good could possibly come of telling a woman that her husband is in love with another woman, or is making himself a fool over another woman. No woman is so ignorant of life as to think that there is anything that the wife can do to better the situation. There is no household remedy for unfaithfulness. There is no known specific for known

ried man whom she meets out, anything be crueler than to waken now and again at theaters and such a woman up out of her draum of

restaurants in company with a flashy looking girl wearing many near diamonds, and exaggerated clothes, and peroxided hair.

The married man is always playing the devoted to the painted lady, and leoks idiotically pleased and flattered, and as if he had last e companion has about her all of the expression of the cat that is about to dine upon the canary.

Now the married man has at home a dear little wife and bables, and the woman who sees him indulging in ferbidden pleasures wants to know if it isn't her duty to go and tell his wife.

No. A thousand times No. Blasted and accursed he the tongue that bears and accursed he the tongue that bears and accursed he the tongue that bears and exhibit a man to his wife an her tongue that bears and exhibit a man to his wife an her than to his wife an her than and there is no greater crime than to strip the halo from her husband's head and exhibit a man to his wife an her than another anche. Love cannot live without livesion, and there is no greater crime than to strip the halo from her husband's head and exhibit a man to his wife as he really is. Nor is there any other such vandalism as destroying faith in her husband in a wife's heart.

But suppose a woman does know that her husband is faithless to her. Suppose she nides the bitter secret

Suppose she sides the bitter secret from the world, and puts up a brave and courageous bluff of ignorance, why call her hand? Do you not resilise that for her to knew that the world knows her shape, that her friends nity her such that counting the counting of the counti